

Attorney Docket No. 032668-006

Patent 4.31 01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al

Application No.: 09/506,830

Filing Date: February 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3628

Examiner: Clement B. Graham

Confirmation No.: 9055

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FOURTH
INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is a FOURTH Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☐ No additional fee for submission of an IDS is required.
- ☒ The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ Charge _____ to Deposit Account No. 02-4800 for the fee due.
- ☒ A check in the amount of \$ 180.00 is enclosed for the fee due.
- ☐ Charge _____ to credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

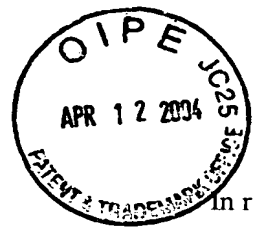
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By

John F. Guay
John F. Guay
Registration No. 47,248

Date: April 12, 2004



Patent
Attorney's Docket No. 032668-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)	
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Daniel I. FLITCROFT et al.)	Group Art Unit: 3628
)	
Application No.: 09/506,830)	Examiner: C. Graham
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Filed: February 18, 2000)	Confirmation No.: 9055
)	
For: CREDIT CARD SYSTEM AND METHOD)	

FOURTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The documents are being submitted after a first Office Action on the merits but prior to the closing of prosecution. Therefore, under 37 C.F.R. § 1.97(c), the fee of \$180.00 (1806) set forth in 37 C.F.R. § 1.17(p) is enclosed.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: John F. Guay
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Date: April 12, 2004

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FOURTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known

Application Number	09/506,830
Filing Date	February 18, 2000
First Named Inventor	FLITCROFT, Daniel I. et. al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-006

Sheet

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of

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(use as many sheets as necessary)

APR 12 2004

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
	6,324,526	B1	D'Agostino	November 27, 2001
	2002/0120587	A1	D'Agostino	August 29, 2002
	2003/0097331	A1	Cohen	May 22, 2003
	2003/0216997	A1	Cohen	November 20, 2003

FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation	
					Yes	No

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.